Case 16-26847 Doc 3 Filed 08/04/16 Entered 08/04/16 22:14:49 Desc Main

FAUG I ULUU			
	case:	nation to identify your	Fill in this inforr
	Fonnesbeck	James Christian I	Debtor 1
 Last Name	Middle Name	First Name	
	nnesbeck	Alissa Teresa For	Debtor 2
Last Name	Middle Name	First Name	Spouse if, filing)
	DISTRICT OF UTAH	nkruptcy Court for the:	Jnited States Ba
			Case number _
	Middle Name nnesbeck Middle Name	First Name  Alissa Teresa For  First Name	Debtor 2 Spouse if, filing) United States Ba Case number

☐ Check if this is an amended filing

#### Official Form 106Sum

# Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Pai	t 1: Summarize Your Assets		
		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	5,046.51
	1c. Copy line 63, Total of all property on Schedule A/B	\$	5,046.51
Pai	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	112,434.50
	Your total liabilities	\$	112,434.50
Pai	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,981.18
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,820.00
Pai	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sc	hedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a personal	, family, or

the court with your other schedules.

Official Form 106Sum

Summary of Yo

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

page 1 of 2

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Debtor 1 James Christian Fonnesbeck
Debtor 2 Alissa Teresa Fonnesbeck

Case number (if known)

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

3,671.94

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total	claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	49,529.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	49,529.00

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Fill in this i	nformation to identify you		ent Page 3 of 56			
Debtor 1	James Christian	Fonnesbeck				
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing	Alissa Teresa Fo	onnesbeck Middle Name	Last Name			
United State	es Bankruptcy Court for the:	DISTRICT OF UTAH				
Case numb	er				☐ Check if the amended	
Official	Form 106A/B					
Sched	lule A/B: Prop	erty			1	12/15
hink it fits be nformation. I Answer every	est. Be as complete and accur f more space is needed, attack question.	rate as possible. If two married h a separate sheet to this form	nce. If an asset fits in more than o d people are filing together, both a n. On the top of any additional pag You Own or Have an Interest In	re equally responsible t	for supplying correct	-
			ouilding, land, or similar property?			
■ No. Go	to Part 2. here is the property?					
	cribe Your Vehicles	uitable interest in any veh	icles, whether they are registe	ered or not? Include a	ny vehicles you own	that
<b>Do you own</b> comeone els	n, lease, or have legal or eque drives. If you lease a vehic		nicles, whether they are registed le G: Executory Contracts and U		ny vehicles you own	that
Oo you own comeone els B. Cars, var	e, lease, or have legal or eque drives. If you lease a vehicle, trucks, tractors, sport u	cle, also report it on <i>Schedul</i>	le G: Executory Contracts and U	Do not deduct secu the amount of any s	any vehicles you own red claims or exemption secured claims on Schece of Claims Secured by Pro	s. Put dule D:
Do you own comeone els 3. Cars, var No Yes 3.1 Make Mode Year:	c, lease, or have legal or equive drives. If you lease a vehicle, trucks, tractors, sport units.  Chevrolet Suburban 1996	Who has an intere Debtor 1 only Debtor 1 and De	est in the property? Check one	Do not deduct secu the amount of any s Creditors Who Have	red claims or exemption secured claims on <i>Schec</i>	s. Put dule D: pperty.
Oo you own comeone els a. Cars, var San	c, lease, or have legal or eque drives. If you lease a vehicle as, trucks, tractors, sport use.  Chevrolet Suburban 1996  Example 1996	Who has an intere Debtor 1 only Debtor 2 only At least one of t	est in the property? Check one	Do not deduct secu the amount of any s Creditors Who Have	red claims or exemption secured claims on Scheo e Claims Secured by Pro ne Current value o portion you ow	s. Put dule D: pperty.

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

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		s Christian Fonnesbeck a Teresa Fonnesbeck	Case number (if known)
6.		ds and furnishings rappliances, furniture, linens, china, kitchenware	
		Living Room Couches	\$75.00
		Beds	\$75.00
		Small Kitchen Appliances	\$50.00
		Vacuum Cleaner	\$50.00
7.		isions and radios; audio, video, stereo, and digital equipment; computers, p ding cell phones, cameras, media players, games э	rinters, scanners; music collections; electronic devices
		Television	\$500.00
		DVD Player	\$20.00
		Cell Phone	\$200.00
		Other Electronics	\$75.00
8.		ues and figurines; paintings, prints, or other artwork; books, pictures, or othe collections, memorabilia, collectibles	
		Library Collection: Books & Videos	\$200.00
9.	Examples: Spo	ports and hobbies s, photographic, exercise, and other hobby equipment; bicycles, pool tables cal instruments	s, golf clubs, skis; canoes and kayaks; carpentry tools;
		Bicycle	\$100.00
	No Yes. Descrii Clothes Examples: Ev □ No	ryday clothes, furs, leather coats, designer wear, shoes, accessories	
	Yes Descri	<u>a</u>	

Official Form 106A/B Schedule A/B: Property

James Christian Fonnesbeck

Entered 08/04/16 22:14:49 Case 16-26847 Doc 3 Filed 08/04/16 Desc Main Page 5 of 56 Document James Christian Fonnesbeck Debtor 1 Debtor 2 Alissa Teresa Fonnesbeck Case number (if known) \$150.00 Clothing 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver Π Nο Yes. Describe..... \$200.00 Engagement/Wedding Rings 13. Non-farm animals Examples: Dogs, cats, birds, horses □ No ■ Yes. Describe..... Dog \$500.00 14. Any other personal and household items you did not already list, including any health aids you did not list No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2,195.00 for Part 3. Write that number here ..... Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ☐ Yes..... Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes..... Chase Acct# 9903 \$26.51 Checking 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts

No

Institution or issuer name: ☐ Yes.....

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

No

☐ Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

		Case 10-20047 Duc 3	Document	Page 6 of 56	1.49 Desc Main
	ebtor 1 ebtor 2	James Christian Fonnesbeck Alissa Teresa Fonnesbeck	Doddinent	Case number (if	known)
	☐ Yes. 0	Give specific information about them Issuer name:			
21.		nent or pension accounts les: Interests in IRA, ERISA, Keogh,	401(k), 403(b), thrift saving	s accounts, or other pension or profit-s	sharing plans
		List each account separately.  Type of account:	Institution n	ame:	
	Your sh	y deposits and prepayments nare of all unused deposits you have lifes: Agreements with landlords, prepa		inue service or use from a company tric, gas, water), telecommunications	companies, or others
	_		Institution n	ame or individual:	
		Rent	Rental De	posit with Landlord	\$1,250.00
23.	_	es (A contract for a periodic payment	t of money to you, either for	life or for a number of years)	
	■ No □ Yes	Issuer name and descr	ription.		
24.	26 U.S.0	s in an education IRA, in an accound. §§ 530(b)(1), 529A(b), and 529(b)(		gram, or under a qualified state tuit	tion program.
	■ No □ Yes	Institution name and de	escription. Separately file th	e records of any interests.11 U.S.C. §	521(c):
25.	Trusts, ■ No	equitable or future interests in pro	perty (other than anythin	g listed in line 1), and rights or pow	ers exercisable for your benefit
	☐ Yes.	Give specific information about them.			
26.		s, copyrights, trademarks, trade sec les: Internet domain names, websites			
	☐ Yes.	Give specific information about them.			
27.		es, franchises, and other general in les: Building permits, exclusive licens		n holdings, liquor licenses, professiona	al licenses
		Give specific information about them.			
Mo	oney or p	property owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax ref	unds owed to you			
	■ No □ Yes. 0	Give specific information about them,	including whether you alre	ady filed the returns and the tax years.	
20	Family	sunnort			
			pousal support, child suppo	ort, maintenance, divorce settlement, p	property settlement
	☐ Yes. (	Give specific information			
30.	Examp	mounts someone owes you les: Unpaid wages, disability insurand benefits; unpaid loans you made		efits, sick pay, vacation pay, workers'	compensation, Social Security
	■ No □ Yes.	Give specific information			

Official Form 106A/B Schedule A/B: Property page 4

	Case 16-26847	Doc 3	Filed 08/04/16	Entered 08/04/16 22:14:49	Desc Main
Debtor 1	James Christian Fon	nesbeck	Document	Page 7 of 56	
Debtor 2	Alissa Teresa Fonne	sbeck		Case number (if known)	
	ests in insurance policies nples: Health, disability, or life	e insurance;	health savings account (H	HSA); credit, homeowner's, or renter's insurar	nce
■ No					
☐ Yes	s. Name the insurance compa Com	any of each p pany name:	olicy and list its value.	Beneficiary:	Surrender or refund value:
If you	nterest in property that is on a re the beneficiary of a living one has died.	due you from ng trust, expe	n someone who has die ct proceeds from a life ins	ed surance policy, or are currently entitled to rec	eive property because
	Give specific information				
Exan ■ No	nples: Accidents, employmer	nt disputes, in	you have filed a lawsui surance claims, or rights	t or made a demand for payment to sue	
⊔ Yes	s. Describe each claim				
34. Other No	contingent and unliquidat	ted claims of	every nature, including	g counterclaims of the debtor and rights to	set off claims
☐ Yes	. Describe each claim				
35. <b>Any</b> fi ■ No	inancial assets you did not	t already list			
	s. Give specific information				
	-		•	ny entries for pages you have attached	\$1,276.51
Part 5: D	escribe Any Business-Related	l Property You	Own or Have an Interest I	n. List any real estate in Part 1.	
37. <b>Do you</b>	ı own or have any legal or equ	itable interest	in any business-related pr	roperty?	
No. G	Go to Part 6.				
☐ Yes.	Go to line 38.				
	escribe Any Farm- and Commo			n or Have an Interest In.	
	ou own or have any legal or	r equitable in	nterest in any farm- or c	commercial fishing-related property?	
_	es. Go to line 47.				
Part 7:	Describe All Property You	Own or Have	an Interest in That You Did	Not List Above	
	ou have other property of a nples: Season tickets, countr				
☐ Yes	s. Give specific information				
54. <b>Add</b>	the dollar value of all of yo	our entries f	rom Part 7. Write that n	umber here	\$0.00

Official Form 106A/B Schedule A/B: Property page 5

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**James Christian Fonnesbeck** Debtor 1 Debtor 2 Alissa Teresa Fonnesbeck Case number (if known) Part 8: List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$0.00 56. Part 2: Total vehicles, line 5 \$1,575.00 Part 3: Total personal and household items, line 15 57. \$2,195.00 Part 4: Total financial assets, line 36 58. \$1,276.51 Part 5: Total business-related property, line 45 59. \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 61. \$0.00 Total personal property. Add lines 56 through 61... \$5,046.51 Copy personal property total 62. \$5,046.51

Official Form 106A/B Schedule A/B: Property page 6

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$5,046.51

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			111 1 11111. 3 (11 30	
Fill in this infor	mation to identify your	case:		
Debtor 1	James Christian	Fonnesbeck		
	First Name	Middle Name	Last Name	
Debtor 2	Alissa Teresa Fo	nnesbeck		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	DISTRICT OF UTAH		
Case number (if known)				
,				

### Official Form 106C

# Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B*: *Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2*: *Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1.	Which set of exemptions	are you claiming	? Check one only,	, even if your s	spouse is filing wit	h you

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Schedule A/B that lists this property  Copy the value from Schedule A/B  Living Room Couches Line from Schedule A/B: 6.1  Streed Line from Schedule A/B: 6.1  Check only one box for each exemption.  Table 1.00% of fair market value, up to any applicable statutory limit  Check only one box for each exemption.  State Check only one box for each exemption.  Check only one box for each exemption.  State Check only one box for eac	• • • • •	•	• *			
Living Room Couches Line from Schedule A/B: 6.1    String Room Couches Line from Schedule A/B: 11.1			Amount of the exemption	n you claim	Specific laws that allow exempti	
Line from Schedule A/B: 6.1    Strong   Table			Check only one box for ea	ach exemption.		
Beds Line from Schedule A/B: 6.2  \$75.00  \$75.00  \$75.00  \$100% of fair market value, up to any applicable statutory limit  \$8B-5-505(1)(a)(value A/B: 4/B: 11.1)  \$100% of fair market value, up to any applicable statutory limit  \$200.00  \$100% of fair market value, up to any applicable statutory limit  \$200.00  \$100% of fair market value, up to any applicable statutory limit  \$150.00  \$150.00  \$150.00  \$150.00  \$100% of fair market value, up to any applicable statutory limit  \$150.00  \$100% of fair market value, up to any applicable statutory limit	•	\$75.00	<b>.</b>	\$75.00	Utah Code Ann. § 78B-5-506(1)(a)	
Line from Schedule A/B: 6.2    Table 100% of fair market value, up to any applicable statutory limit   Table 200.00			10070 of fall filation			
Library Collection: Books & Videos Line from Schedule A/B: 8.1  Clothing Line from Schedule A/B: 11.1  Line from Schedule A/B: 11.1  100% of fair market value, up to any applicable statutory limit  100% of fair market value, up to any applicable statutory limit  Utah Code Ann. 78B-5-506(1)(c)  Utah Code Ann. 78B-5-505(1)(a)(v		\$75.00		\$75.00	Utah Code Ann. § 78B-5-505(1)(a)(viii)(F)	
Line from Schedule A/B: 8.1  Clothing Line from Schedule A/B: 11.1  Town Schedule A/B: 11.1	ie nom schedule A.B. 4.2		10070 of fall filation	′ '	702 0 000(1)(a)(viii)(E)	
Clothing Line from Schedule A/B: 11.1    100% of fair market value, up to any applicable statutory limit    \$150.00   \$150.00   \$150.00   100% of fair market value, up to   100% of fair marke	•	\$200.00	<b>=</b>	\$200.00	Utah Code Ann. § 78B-5-506(1)(c)	
Line from Schedule A/B: 11.1 78B-5-505(1)(a)(v	io nom concado, y 2. con		10070 of fall filation	′ '		
□ 100% of fair market value, up to	•	\$150.00		\$150.00	Utah Code Ann. § 78B-5-505(1)(a)(viii)(D)	
any approache claimer, mini	ic noin deficulte A/B. TTT		10070 of fall filation		702 0 000(1)(4)(1111)(2)	
Engagement/Wedding Rings Line from Schedule A/B: 12.1  \$200.00  \$200.00  \$200.00  \$200.00  \$200.00  \$300.00  \$400.00		\$200.00		\$200.00	Utah Code Ann. § 78B-5-506(1)(d)	
100% of fair market value, up to any applicable statutory limit	io nom conoculo /vb		— 10070 OF TAIL THATK	′ '		

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**James Christian Fonnesbeck** Debtor 1 Alissa Teresa Fonnesbeck Case number (if known) Debtor 2 Current value of the Brief description of the property and line on Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Dog Utah Code Ann. § \$500.00 \$500.00 Line from Schedule A/B: 13.1 78B-5-506(1)(c) 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes

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Fill in this infor	motion to identify your	222		
FIII III IIIIS IIIIOI	mation to identify your	case.		
Debtor 1	James Christian	Fonnesbeck		
	First Name	Middle Name	Last Name	
Debtor 2	Alissa Teresa Fo	nnesbeck		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	DISTRICT OF UTAH		
Case number				
(if known)				☐ Check if this is an amended filing

#### Official Form 106D

## Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below.

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			Doci	ıment	Page 1	2 of 56		
Fill in	this informa	tion to identify your	case:					
Debto	or 1	James Christian I	Fonnesbeck					
		First Name	Middle Name		Last Name			
Debto		Alissa Teresa For						
(Spous	e if, filing)	First Name	Middle Name		Last Name			
Unite	d States Bank	ruptcy Court for the:	DISTRICT OF UTA	4H				
Case	number							
(if know	vn)							☐ Check if this is an
								amended filing
Offic	cial Form	106F/F						
		F: Creditors W	ho Have Une	ecured	Claime			12/15
						Part 2 for aradit	toro with NONDRIORIT	Y claims. List the other party to
Sched Sched left. At	ule G: Executo ule D: Creditors tach the Contir and case numb	ry Contracts and Unexp s Who Have Claims Sec nuation Page to this pag er (if known).	ired Leases (Official F ured by Property. If m le. If you have no infor	orm 106G). Do ore space is n	o not include needed, copy	any creditors v the Part you ne	vith partially secured o ed, fill it out, number t	(Official Form 106A/B) and on laims that are listed in he entries in the boxes on the v additional pages, write your
Part '		of Your PRIORITY Un						
1. D	o any creditors -	have priority unsecure	d claims against you?					
	No. Go to Par	t 2.						
	Yes.							
Part 2	List All	of Your NONPRIORIT	Y Unsecured Claim	IS				
3. D	o any creditors	have nonpriority unsec	cured claims against y	ou?				
	No. You have	nothing to report in this p	art. Submit this form to	the court with	your other sche	edules.		
	Yes.							
ur th	nsecured claim,		y for each claim. For ea	ch claim listed,	, identify what t	type of claim it is	. Do not list claims alrea	ore than one nonpriority add included in Part 1. If more out the Continuation Page of
								Total claim
4.1	ABC Ped	iatric Dentistry	Last 4	digits of acco	ount number	0115		\$392.50
		Creditor's Name						
	65 N Gate	eway Dr ce, UT 84332	When	was the debt	incurred?			
		et City State Zlp Code	As of t	the date you f	ile, the claim i	is: Check all tha	t apply	
		ed the debt? Check one.		•	,		117	
	Debtor 1	only	□ Co	ntingent				
	Debtor 2	only		liquidated				
	Debtor 1	and Debtor 2 only	□ Dis	•				
		one of the debtors and an	_	of NONPRIOR	ITY unsecured	d claim:		
		this claim is for a com	Juliei	ident loans				
	debt	ans ciann is for a colli	_	ligations arisin	g out of a sepa	aration agreeme	nt or divorce that you did	d not
	Is the claim	subject to offset?		as priority clain		3	,	
	■ No		☐ De	bts to pension	or profit-sharin	ig plans, and oth	er similar debts	
	☐ Yes		■ Oth	ner. Specify	Services			
				–				

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Debte	or 2 Alissa Teresa Fonnesbeck		Case number (if know)	
	Aegis Mortgage Corp/State			
.2	Collections	Last 4 digits of account number	1988	Unknown
	Nonpriority Creditor's Name Attn: Bankruptcy Dept Po Box 6250	When was the debt incurred?	Opened 8/01/06 Last Active 9/01/06	
	Madison, MI 53716			
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	□ Yes	Other Specify Real Estate	Mortgage	
	□ Yes	Other. Specify	· wortgage	
3	Bay Finance Company LI Nonpriority Creditor's Name	Last 4 digits of account number	5037	\$0.00
	1 Corporate Drive Ste 300 Wausau, WI 54401	When was the debt incurred?	Opened 9/01/06 Last Active 3/01/07	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	·	Type of NONPRIORITY unsecure	d claim:	
	☐ At least one of the debtors and another	Student loans	a diami.	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a sepa	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	Yes	Other. Specify Installment	Sales Contract	
1	Capital One	Last 4 digits of account number	8789	\$534.00
	Nonpriority Creditor's Name  Attn: Bankruptcy		Opened 5/01/10 Last Active	
	Po Box 30285 Salt Lake City, UT 84130	When was the debt incurred?	3/01/16	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	,,,,,,		
	■ Debtor 1 only	Contingent		
	Debtor 2 only	☐ Contingent		
	_			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecure	d claim:	
	At least one of the debtors and another	Student loans	u Ciaiiii.	
	☐ Check if this claim is for a community debt			
	Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	aration agreement or divorce that you did not	
	■ No	report as priority claims  ☐ Debts to pension or profit-sharing plans, and other similar debts		
		·		
	☐ Yes	Other. Specify Credit Card		

Debtor 1 James Christian Fonnesbeck

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Debt	or 2 Alissa Teresa Fonnesbeck		Case number (if know)			
4.5	Capital One	Last 4 digits of account number	0696	\$784.00		
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130	When was the debt incurred?	Opened 3/01/13 Last Active 3/01/16			
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply			
	Who incurred the debt? Check one.	П				
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed  Type of NONPRIORITY unsecure	d claim:			
	<u> </u>	☐ Student loans	a Gainn			
	☐ Check if this claim is for a community debt  Is the claim subject to offset?		aration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharir	ng plans, and other similar debts			
	Yes	Other Specify Credit Card				
4.6	Capital One Nonpriority Creditor's Name	Last 4 digits of account number	2138	\$6,620.00		
	Attn: Bankruptcy Po Box 30285	When was the debt incurred?	Opened 11/01/13 Last Active 3/01/16			
	Salt Lake City, UT 84130  Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply			
	Who incurred the debt? Check one.	· · · · · · · · · · · · · · · · · · ·				
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
	Check if this claim is for a community	Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	■ No	Debts to pension or profit-sharing				
	Yes	Other. Specify Credit Card	1			
4.7	Capital One	Last 4 digits of account number	5593	\$0.00		
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 30285	When was the debt incurred?	Opened 6/01/10 Last Active 3/15/13			
	Salt Lake City, UT 84130  Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply			
	Who incurred the debt? Check one.	•	,			
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecure				
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharir	ng plans, and other similar debts			
	☐ Yes	■ Other Specify Credit Card				
		- Other. Specify				

Debtor 1 James Christian Fonnesbeck

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Debto	or 2 Alissa Teresa Fonnesbeck		Case number (if know)			
4.8	Capital One	Last 4 digits of account number	0780	\$0.00		
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130	When was the debt incurred?	Opened 11/01/10 Last Active 2/01/13			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply			
	Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	☐ Unliquidated☐ Disputed				
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset?	Type of NONPRIORITY unsecure  Student loans  Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharir				
	Yes	■ Other. Specify Credit Card	<u> </u>			
4.9	Capital One Nonpriority Creditor's Name	Last 4 digits of account number	8760	\$1,567.00		
	Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130	When was the debt incurred?	Opened 5/01/14 Last Active 4/01/16			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent ☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community	☐ Disputed  Type of NONPRIORITY unsecured  ☐ Student loans	d claim:			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims				
	■ No	☐ Debts to pension or profit-sharing				
	Yes	Other. Specify Credit Card	<u> </u>			
4.1 0	Capital One Nonpriority Creditor's Name	Last 4 digits of account number	6612	\$0.00		
	Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130	When was the debt incurred?	Opened 9/01/10 Last Active 5/23/14			
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply				
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	At least one of the debtors and another	Type of NONPRIORITY unsecure				
	☐ Check if this claim is for a community debt  Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not			
	No	Debts to pension or profit-sharir	a plans, and other similar debts			
	☐ Yes	■ Other, Specify Credit Card				

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Debto	or 2 Alissa Teresa Fonnesbeck		Case number (if know)	
4.1	Capital One	Last 4 digits of account number	2511	\$0.00
1	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130	When was the debt incurred?	Opened 11/01/10 Last Active 3/15/13	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	
4.1 2	Care Credit	Last 4 digits of account number	<u></u>	\$1,500.00
	Nonpriority Creditor's Name PO Box 960061 Orlando, FL 32896-0061	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Line of Cre	dit	
4.1 3	Care Credit	Last 4 digits of account number		\$1,300.00
	Nonpriority Creditor's Name PO Box 960061 Orlando, FL 32896-0061	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Line of Cre	dit	

Debtor 1 James Christian Fonnesbeck

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Debt	or 2 Alissa Teresa Fonnesbeck	Case number (if know)	
4.1 4	Catalist Property Management	Last 4 digits of account number 1341	\$4,000.00
•	Nonpriority Creditor's Name 135 South Main Street, Ste 100	When was the debt incurred?	·
	Logan, UT 84321  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Services	
4.1 5	Convergent Outsourcing, Inc	Last 4 digits of account number 4311	\$116.55
	Nonpriority Creditor's Name P.O. Box 9004 Renton, WA 98057-9004	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	$\hfill \Box$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify Services	
4.1 6	Convergent Outsourcing, Inc	Last 4 digits of account number 5615	\$1,312.42
	Nonpriority Creditor's Name P.O. Box 9004 Renton, WA 98057-9004	When was the debt incurred?	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	■ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other Specify Sprint	

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Debtor 1 James Christian Fonnesbeck

Alissa Teresa Fonnesbeck		Case number (if know)	
Credit One Bank Na Nonpriority Creditor's Name	Last 4 digits of account number	8917	\$0.00
Po Box 98873 Las Vegas, NV 89193	When was the debt incurred?	Opened 7/23/08 Last Active 2/06/12	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
Yes	Other. Specify Credit Card	<u> </u>	
Fed Loan Servicing Nonpriority Creditor's Name	Last 4 digits of account number	0007	\$0.00
Po Box 69184 Harrisburg, PA 17106	When was the debt incurred?	Opened 8/18/11 Last Active 4/14/14	
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	Student loans		
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
No	Debts to pension or profit-sharin	g plans, and other similar debts	
□ Yes	☐ Other. Specify	g plane, and earlier earlian debte	
□ Yes	Educationa	ıl	
Fed Loan Servicing	Last 4 digits of account number	0006	\$0.00
Nonpriority Creditor's Name	_		
Po Box 69184 Harrisburg, PA 17106	When was the debt incurred?	Opened 12/07/10 Last Active 4/14/14	
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	Unliquidated		
☐ Debtor 1 and Debtor 2 only	Disputed	d alaims	
At least one of the debtors and another	Type of NONPRIORITY unsecured	a ciaim:	
☐ Check if this claim is for a community debt	<ul><li>Student loans</li><li>Obligations arising out of a sepa</li></ul>	ration agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims		
No	Debts to pension or profit-sharin	g plans, and other similar debts	
Yes	Other. Specify		

Educational

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Debtor 1 James Christian Fonnesbeck

Debto	Alissa Teresa Fonnesbeck		Case number (if know)	
4.2	Fed Loan Servicing  Nonpriority Creditor's Name	Last 4 digits of account number	0005	\$0.00
	Po Box 69184 Harrisburg, PA 17106	When was the debt incurred?	Opened 12/07/10 Last Active 4/14/14	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify		
		Educationa	1	
4.2	Fed Loan Servicing  Nonpriority Creditor's Name	Last 4 digits of account number	0004	\$0.00
	Pob 60610 Harrisburg, PA 17106	When was the debt incurred?	Opened 10/05/09 Last Active 4/14/14	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	,		
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims		
	■ No	Debts to pension or profit-sharing		
	☐ Yes	☐ Other. Specify		
		Educationa	1	
4.2	Fed Loan Servicing	Last 4 digits of account number	0003	\$0.00
	Nonpriority Creditor's Name  Pob 60610  Harrisburg, PA 17106	When was the debt incurred?	Opened 10/05/09 Last Active 4/14/14	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated ☐ Disputed		
	☐ Debtor 1 and Debtor 2 only			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure		
	Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify		
		Educationa	ıl	

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Debtor 1 James Christian Fonnesbeck

Alissa Teresa Fonnesbeck		Case number (if know)	
Fed Loan Servicing	Last 4 digits of account number	0002	\$0.0
Nonpriority Creditor's Name		Opened 7/14/09 Last Active	
Pob 60610 Harrisburg, PA 17106	When was the debt incurred?	4/14/14	
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	Student loans		
lebt s the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	Other. Specify		
	Educationa	<u>l</u>	
Fed Loan Servicing	Last 4 digits of account number	0001	\$0.00
Nonpriority Creditor's Name		Opened 7/14/09 Last Active	
Pob 60610 Harrisburg, PA 17106	When was the debt incurred?	4/14/14	
Number Street City State ZIp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
Check if this claim is for a community	Student loans		
lebt s the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
☐ Yes	Other. Specify		
	Educationa	ıl	
Fed Loan Servicing	Last 4 digits of account number	0008	\$0.00
Nonpriority Creditor's Name Po Box 69184	When was the debt incurred?	Opened 8/01/11 Last Active 2/01/12	
Harrisburg, PA 17106	_		
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
_	☐ Contingent		
Debtor 1 only	☐ Unliquidated		
Debtor 2 only	☐ Disputed		
Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
At least one of the debtors and another  Check if this claim is for a community	Student loans		
Check if this claim is for a community lebt		ration agreement or divorce that you did not	
s the claim subject to offset?	report as priority ciairis		
s the claim subject to offset?  ■ No	Debts to pension or profit-sharin	g plans, and other similar debts	

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Debtor Debtor	1 James Christian Fonnesbeck 2 Alissa Teresa Fonnesbeck		Case number (if know)	
4.2	Hsbc Taxpayer Financial Service  Nonpriority Creditor's Name	Last 4 digits of account number	3336	\$0.00
	90 Christiana Rd New Castle, DE 19720	When was the debt incurred?	Opened 1/01/07 Last Active 2/01/07	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only □ Debtor 1 and Debtor 2 only	☐ Contingent ☐ Unliquidated ☐ Disputed		
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt	Type of NONPRIORITY unsecure  ☐ Student loans ☐ Obligations arising out of a sepa	d claim:	
	Is the claim subject to offset?	report as priority claims  Debts to pension or profit-sharing		
	Yes	Other. Specify Unsecured		
4.2	Kohls/Capital One Nonpriority Creditor's Name	Last 4 digits of account number	5236	\$362.00
	Po Box 3120 Milwaukee, WI 53201	When was the debt incurred?	Opened 7/01/11 Last Active 2/01/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	$\square$ Check if this claim is for a community debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	■ No	· · ·	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Charge Account		
4.2	Lewiston State Bank Nonpriority Creditor's Name	Last 4 digits of account number	5773	Unknown
	17 E Center St Lewiston, UT 84320	When was the debt incurred?	Opened 12/01/03 Last Active 8/12/05	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	<ul><li>☐ Student loans</li><li>☐ Obligations arising out of a sepa</li></ul>	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing		
	☐ Yes	■ Other, Specify Automobile	9	

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Alissa Teresa Fonnesbeck		Case number (if know)	
Meade Recovery Services LLC	Last 4 digits of account number	6098	\$3,661.8
Nonpriority Creditor's Name PO Box 352	When was the debt incurred?		
Logan, UT 84323  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	■ Other. Specify Collections	<u> </u>	
Members First Credit U	Last 4 digits of account number	0708	\$0.0
Nonpriority Creditor's Name	_		
120 E 1000 S # Ths Brigham City, UT 84302	When was the debt incurred?	Opened 7/01/08 Last Active 4/19/11	
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt s the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	Other. Specify Automobile	9	
Ogden Clinic	Last 4 digits of account number	6676	\$123.2
Nonpriority Creditor's Name 4650 Harrison Blvd	When was the debt incurred?		·
Ogden, UT 84403-4303  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only			
Debtor 1 only  Debtor 2 only	☐ Contingent		
_	☐ Unliquidated		
Debtor 1 and Debtor 2 only	Disputed	d ala:	
At least one of the debtors and another	Type of NONPRIORITY unsecure	a ciaim:	
☐ Check if this claim is for a community debt	Student loans	and in a company of the state o	
gept Is the claim subject to offset?	Obligations arising out of a separe report as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharir	g plans, and other similar debts	
	·		
□Yes	Other, Specify Medical De	bt	

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Debtor 1 James Christian Fonnesbeck

Debtor	Alissa Teresa Fonnesbeck		Case number (if know)	
4.3	PayPal Credit	Last 4 digits of account number	5423	\$270.45
	Nonpriority Creditor's Name P.O. Box 105658	When was the debt incurred?		
	Atlanta, GA 30348-5658	When was the debt incurred:		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify Line of Cre	dit	
4.3	Sallie Mae		0404	\$0.00
3	Nonpriority Creditor's Name	Last 4 digits of account number		\$0.00
	Attn: Navient		Opened 4/01/07 Last Active	
	Po Box 9500	When was the debt incurred?	4/18/14	
	Wilkes-Barr, PA 18873  Number Street City State Zlp Code	As of the data you file the claim	in Chack all that apply	
	Who incurred the debt? Check one.	As of the date you file, the claim	в. Спеск ан так арргу	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt	Obligations arising out of a sepa	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	Ç	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
-		Educationa	ıl	
4.3	Sallie Mae	Last 4 digits of account number	0404	\$0.00
4	Nonpriority Creditor's Name			<del></del>
	Attn: Navient		Opened 4/01/07 Last Active	
	Po Box 9500	When was the debt incurred?	4/18/14	
	Wilkes-Barr, PA 18873  Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	,	э.	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	Student loans		
	debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	a place and other similar date.	
	■ No	☐ Debts to pension or profit-sharin	g pians, and other similar debts	
	☐ Yes	Other. Specify		
		Educationa	NI .	

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Debto	r 1 James Christian Fonnesbeck r 2 Alissa Teresa Fonnesbeck	Doddinent Tage 2	Case number (if know)	
	Alissa Teresa i Officesbeck			
4.3 5	Southwest Credit Systems	Last 4 digits of account number	4365	\$2,849.00
	Nonpriority Creditor's Name	_		
	4120 International Parkway Suite 1100	When was the debt incurred?	Opened 10/01/15 Last Active 10/01/14	
	Carrollton, TX 75007	When was the dept incurred:	10/01/14	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt	☐ Obligations arising out of a sena	aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	and the state of t	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	□Yes	Other. Specify Collection	Attorney Att Mobility	
	_ 133	- Other. Specify		
4.3				
6	Speedy Cash	Last 4 digits of account number		\$900.00
	Nonpriority Creditor's Name	When was the debt incurred?		
	3611 North Ridge Rd. Wichita, KS 67205	when was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	☐ Debtor 1 only			
	Debtor 2 only			
	■ Debtor 1 and Debtor 2 only	☐ Unliquidated☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
		☐ Student loans		
	☐ Check if this claim is for a community debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	aration agreement of divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes	■ Other. Specify Line of Cre	dit	
4.3	On a side On a b		4000	<b>*074.04</b>
7	Speedy Cash	Last 4 digits of account number	4926	\$971.91
	Nonpriority Creditor's Name PO Box 101928	When was the debt incurred?		
	Dept. 2280			
	Birmingham, AL 35210	_		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	Debtor 2 only			
	■ Debtor 1 and Debtor 2 only			
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes	Other. Specify		

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Debto Debto	r 1 James Christian Fonnesbeck r 2 Alissa Teresa Fonnesbeck		Case number (if know)			
4.3	Synchrony Bank/Amazon	Last 4 digits of account number	6346	\$660.00		
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 103104 Roswell, GA 30076	When was the debt incurred?	Opened 10/01/15 Last Active 3/01/16			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply			
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt	☐ Disputed  Type of NONPRIORITY unsecured ☐ Student loans				
	Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not			
	■ No □ Yes	·	□ Debts to pension or profit-sharing plans, and other similar debts □ Other. Specify Charge Account			
4.3	Synchrony Bank/Care Credit  Nonpriority Creditor's Name	Last 4 digits of account number	0538	\$1,489.00		
	Attn: bankruptcy Po Box 103104 Roswell, GA 30076	When was the debt incurred?	Opened 12/01/13 Last Active 12/01/15			
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	As of the date you file, the claim is: Check all that apply			
	Debtor 1 only	☐ Contingent				
	■ Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts			
	Yes	Other. Specify Charge Acc				
4.4	Synchrony Bank/Care Credit  Nonpriority Creditor's Name	Last 4 digits of account number	3648	\$1,274.00		
	Attn: bankruptcy Po Box 103104 Roswell, GA 30076	When was the debt incurred?	Opened 9/01/15 Last Active 2/01/16			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply			
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only					
	☐ Debtor 1 and Debtor 2 only	·				
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims				
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts			
	□ Yes	■ Other Specify Charge Acc				

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Debtor 1 James Christian Fonnesbeck

2 Alissa Teresa Fonnesbeck		Case number (if know)		
Synchrony Bank/Sams	Last 4 digits of account number	6521	\$0.00	
Nonpriority Creditor's Name Attn: Bankruptcy Po Box 103104 Roswell, GA 30076	When was the debt incurred?	Opened 8/17/05 Last Active 9/01/06		
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply		
☐ Debtor 1 only	☐ Contingent			
■ Debtor 2 only	☐ Unliquidated			
☐ Debtor 1 and Debtor 2 only	☐ Disputed			
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
☐ Check if this claim is for a community	Student loans			
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not		
■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
Yes	Other. Specify Charge Acc	count		
Synchrony Bank/Sams	Last 4 digits of account number	9447	\$0.00	
Nonpriority Creditor's Name Attn: Bankruptcy Po Box 103104 Roswell, GA 30076	When was the debt incurred?	Opened 9/10/04 Last Active 10/10/08		
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply		
■ Debtor 1 only	☐ Contingent			
☐ Debtor 2 only	☐ Unliquidated			
☐ Debtor 1 and Debtor 2 only	☐ Disputed			
$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
Check if this claim is for a community	Student loans			
debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not		
No	Debts to pension or profit-sharing	<b>01</b>		
Yes	Other. Specify Charge Acc	count		
Synchrony Bank/Sams	Last 4 digits of account number	3497	\$0.00	
Nonpriority Creditor's Name Attn: Bankruptcy Po Box 103104 Roswell, GA 30076	When was the debt incurred?	Opened 12/01/02 Last Active 3/28/04		
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply		
■ Debtor 1 only	☐ Contingent			
Debtor 2 only	☐ Unliquidated			
☐ Debtor 1 and Debtor 2 only	☐ Disputed			
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
☐ Check if this claim is for a community	☐ Student loans			
debt Is the claim subject to offset?		ration agreement or divorce that you did not		
No	report as priority claims  Debts to pension or profit-sharin	g plans, and other similar debts		
	Other. Specify     Charge Acceptable	= 1		
☐ Yes	Other. Specify Charge Acc	Juni		

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Debtor 1 James Christian Fonnesbeck

2 Alissa Teresa Fonnesbeck		Case number (if know)		
Synchrony Bank/Sams	Last 4 digits of account number	5455	\$0.00	
Nonpriority Creditor's Name Attn: Bankruptcy Po Box 103104 Roswell, GA 30076	When was the debt incurred?	Opened 11/01/03 Last Active 2/24/05		
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply		
☐ Debtor 1 only	☐ Contingent			
■ Debtor 2 only	☐ Unliquidated			
☐ Debtor 1 and Debtor 2 only	☐ Disputed			
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
☐ Check if this claim is for a community	Student loans			
debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not		
■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
☐ Yes	Other. Specify Charge Acc	count		
Synchrony Bank/Sams	Last 4 digits of account number	9978	\$0.00	
Nonpriority Creditor's Name Attn: Bankruptcy Po Box 103104 Roswell, GA 30076	When was the debt incurred?	Opened 12/01/02 Last Active 3/01/04		
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply		
■ Debtor 1 only	☐ Contingent			
Debtor 2 only	☐ Unliquidated			
☐ Debtor 1 and Debtor 2 only	☐ Disputed			
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
☐ Check if this claim is for a community	☐ Student loans			
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
No	☐ Debts to pension or profit-sharin	g plans, and other similar debts		
Yes	Other. Specify			
Synchrony Bank/Sams	Last 4 digits of account number	5829	\$0.00	
Nonpriority Creditor's Name Attn: Bankruptcy Po Box 103104	When was the debt incurred?	Opened 11/01/03 Last Active 2/01/05		
Roswell, GA 30076  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply		
☐ Debtor 1 only	☐ Contingent			
■ Debtor 2 only	☐ Unliquidated			
☐ Debtor 1 and Debtor 2 only	☐ Disputed			
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
☐ Check if this claim is for a community	☐ Student loans			
debt	Obligations arising out of a separation agreement or divorce that you did not			
Is the claim subject to offset?	report as priority claims  Debts to pension or profit-sharin	a plane, and other similar debte		
■ No	•	g pians, and other similar debts		
☐ Yes	Other. Specify			

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Debt Debt	or 1 James Christian Fonnesbeck or 2 Alissa Teresa Fonnesbeck		Case number (if know)		
4.4 7	The Falls at Riverwoods	Last 4 digits of account number	4105	\$411.59	
	Nonpriority Creditor's Name 650 South 100 East Logan, UT 84321	When was the debt incurred?			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	Yes	Other. Specify Services			
4.4 8	Us Dept Of Ed/glelsi Nonpriority Creditor's Name	Last 4 digits of account number	7581	\$49,529.00	
	Po Box 7860 Madison, WI 53707	When was the debt incurred?	Opened 4/01/14 Last Active 3/31/16		
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply		
	■ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community	Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims			
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts		
	☐ Yes	☐ Other. Specify			
		Educationa	I		
4.4 9	Usu Charter Credit Uni Nonpriority Creditor's Name	Last 4 digits of account number	0201	\$0.00	
	Po Box 1200 Logan, UT 84321	When was the debt incurred?	Opened 8/01/04 Last Active 8/01/06		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:		
	☐ Check if this claim is for a community				
	debt		ration agreement or divorce that you did not		
	Is the claim subject to offset?	report as priority claims			
	No	Debts to pension or profit-sharin	g plans, and other similar debts		
	☐ Yes	■ Other Specify Unsecured			

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Debto Debto	r 1 James Christian Fonnesbeck r 2 Alissa Teresa Fonnesbeck		Case number (if know)		
4.5 0	Usu Charter Credit Uni	Last 4 digits of account number	0202	\$0.00	
	Nonpriority Creditor's Name  Po Box 1200  Logan, UT 84321	When was the debt incurred?	Opened 8/01/05 Last Active 11/01/06		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed	Label of		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts		
	Yes	Other. Specify Automobile	9		
4.5	Usu Charter Fcun  Nonpriority Creditor's Name	Last 4 digits of account number	0200	\$0.00	
	Po Box 1200 Logan, UT 84321	When was the debt incurred?	Opened 9/01/03 Last Active 12/01/05		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply		
	Debtor 1 only	☐ Contingent			
	■ Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	Check if this claim is for a community	Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not		
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts		
	☐ Yes	Other. Specify			
4.5	Utah Higher Educatio  Nonpriority Creditor's Name	Last 4 digits of account number	0004	\$0.00	
	Po Box 510407 Salt Lake City, UT 84151	When was the debt incurred?	Opened 10/05/09 Last Active 4/26/10		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply			
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	·		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community	Student loans			
	debt Is the claim subject to offset?	<ul> <li>Obligations arising out of a separeport as priority claims</li> </ul>	aration agreement or divorce that you did not		
	■ No	☐ Debts to pension or profit-sharin	ng plans, and other similar debts		
	☐ Yes	Other. Specify			
		Educationa	 N		

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Alissa Teresa Fonnesbeck		Case number (if know)			
Utah Higher Educatio	Last 4 digits of account number	0003	\$0.0		
Nonpriority Creditor's Name Po Box 510407	— When was the debt incurred?	Opened 10/05/09 Last Active 4/26/10			
Salt Lake City, UT 84151  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply			
■ Debtor 1 only	☐ Contingent				
Debtor 2 only	☐ Unliquidated				
Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	d claim:			
At least one of the debtors and another	Student loans				
☐ Check if this claim is for a community debt  Is the claim subject to offset?	_	aration agreement or divorce that you did not			
■ No	Debts to pension or profit-sharing	g plans, and other similar debts			
□ Yes	☐ Other. Specify	31,			
<b>—</b> 163	Educationa	ul			
Utah Higher Educatio Nonpriority Creditor's Name	Last 4 digits of account number	0002	\$0.0		
Po Box 510407 Salt Lake City, UT 84151	When was the debt incurred?	Opened 7/14/09 Last Active 4/26/10			
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply			
Debtor 1 only	☐ Contingent				
☐ Debtor 2 only	☐ Unliquidated				
☐ Debtor 1 and Debtor 2 only	☐ Disputed				
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
Check if this claim is for a community debt		aration agreement or divorce that you did not			
Is the claim subject to offset?		report as priority claims  ☐ Debts to pension or profit-sharing plans, and other similar debts			
■ No	_	g plans, and other similar debts			
Yes	Other. Specify				
	Laucationa	u			
Utah Higher Educatio	Last 4 digits of account number	0001	\$0.0		
Nonpriority Creditor's Name Po Box 510407 Salt Lake City, UT 84151	When was the debt incurred?	Opened 7/14/09 Last Active 4/26/10			
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply			
Debtor 1 only	☐ Contingent				
Debtor 2 only	☐ Unliquidated				
□ Debtor 1 and Debtor 2 only □ Disputed					
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
Check if this claim is for a community	Student loans				
debt Is the claim subject to offset? —	report as priority claims	aration agreement or divorce that you did not			
No	Debts to pension or profit-sharing	g plans, and other similar debts			
Yes	Other. Specify				

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Debtoi Debtoi	1 James Christian Fonnesbeck Alissa Teresa Fonnesbeck		Case number (if know)	
4.5 6	Verizon	Last 4 digits of account number	0001	\$3,083.00
	Nonpriority Creditor's Name 500 Technology Dr Suite 500 Weldon Spring, MO 63304	When was the debt incurred?	Opened 11/01/06	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community	☐ Disputed  Type of NONPRIORITY unsecured  ☐ Student loans	d claim:	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims ☐ Debts to pension or profit-sharing	aration agreement or divorce that you did not	
	■ No □ Yes			
4.5	Verizon	Last 4 digits of account number	0001	\$964.00
	Nonpriority Creditor's Name 500 Technology Dr Suite 500 Weldon Spring, MO 63304	When was the debt incurred?	Opened 1/01/14 Last Active 8/31/14	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only  □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and another	☐ Contingent ☐ Unliquidated ☐ Disputed  Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No □ Yes	☐ Debts to pension or profit-sharing  Other. Specify	g pians, and other similar debts	
4.5	Wells Fargo Dealer Services Nonpriority Creditor's Name	Last 4 digits of account number	5832	\$18,474.00
	Po Box 3569 Rancho Cucamonga, CA 91729	When was the debt incurred?	Opened 2/01/15 Last Active 2/12/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Contingent☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecure	d claim.	
	☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset? ————————————————————————————————————	☐ Student loans ☐ Obligations arising out of a separeport as priority claims	rration agreement or divorce that you did not	
	■ No □ Yes	☐ Debts to pension or profit-sharin ☐ Other. Specify Automobile		

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		resa Fonnesbeck		Case r	number (if know)			
Wells Fargo Dealer Services  Nonpriority Creditor's Name			Last 4 digits of account number	2222		\$9,285.00		
Nonprior	Nonpriority Creditor's Name			Oner	ned 2/01/14 Last Active			
Po Bo		9 camonga, CA 91729	When was the debt incurred?	2/12/				
Number Street City State Zlp Code  Who incurred the debt? Check one.			As of the date you file, the claim	is: Check	call that apply			
☐ Debt	or 1 only	У	☐ Contingent					
☐ Debt	or 2 only	у	☐ Unliquidated					
■ Debt	or 1 and	Debtor 2 only	☐ Disputed					
☐ At lea	ast one	of the debtors and another	Type of NONPRIORITY unsecure	d claim:				
		s claim is for a community	☐ Student loans					
debt		•		aration ag	reement or divorce that you did not			
	laim sub	oject to offset?	report as priority claims					
■ No			☐ Debts to pension or profit-sharing		and other similar debts			
☐ Yes			Other. Specify Automobile	9				
	_	Dealer Services	Last 4 digits of account number	0288		\$0.00		
Nonprior	rity Cred	litor's Name		Oner	ned 4/01/11 Last Active			
Po Bo		9 camonga, CA 91729	When was the debt incurred?	2/01/				
		City State ZIp Code he debt? Check one.	As of the date you file, the claim is: Check all that apply					
☐ Debt	or 1 only	у	☐ Contingent					
☐ Debt	or 2 only	y	☐ Unliquidated					
Debt	or 1 and	Debtor 2 only	☐ Disputed					
_		of the debtors and another	Type of NONPRIORITY unsecured claim:					
_		s claim is for a community	☐ Student loans					
debt	ok ii tilis	s claim is for a community	Obligations arising out of a sepa	aration ag	reement or divorce that you did not			
	laim sub	oject to offset?	report as priority claims					
No			$\square$ Debts to pension or profit-sharing plans, and other similar debts					
☐ Yes			Other. Specify Automobile					
List	Others	to Be Notified About a Deb	That You Already Listed					
ing to coll more that ed for any	lect from n one co y debts	m you for a debt you owe to son		Parts 1	or 2, then list the collection agency	here. Similarly, if you		
the amou of unsecu			ns. This information is for statistical r	eporting	purposes only. 28 U.S.C. §159. Add	d the amounts for each		
					Total Claim			
Total	6a.	Domestic support obligations		6a.	\$	-		
aims	01	Table and coasts of the state		C!	-			
art 1	6b. 6c.	Taxes and certain other debts  Claims for death or personal in	you owe the government ijury while you were intoxicated	6b. 6c.	\$ <u>0.00</u> \$ 0.00	-		
	6d.		cured claims. Write that amount here.	6d.	\$ 0.00	- -		
	6e.	Total Priority. Add lines 6a throu	ıgh 6d.	6e.	\$0.00			
	6f.	Student loans		6f.	Total Claim			
Γotal	OI.	Student loans		UI.	\$ 49,529.00	-		

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Debtor 1 James Christian Fonnesbeck

Debtor 2 Alis	ssa Te	resa Fonnesbeck	Case r	number (if know)		
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00	
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00	
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	62,905.50	
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	112,434.50	

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		DOGUIII	Paue 34 UI 30	
Fill in this infor	mation to identify your	case:		
Debtor 1	James Christian	Fonnesbeck		
	First Name	Middle Name	Last Name	_
Debtor 2	Alissa Teresa Fo	nnesbeck		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	DISTRICT OF UTAH		
Case number				☐ Check if this is an
(ii kilowii)				amended filing

#### Official Form 106G

## **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	whom you have the r, Street, City, State and ZIP (	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			
	City		State	ZIP Code	
2.2					<u> </u>
	Name				
	Number	Street			_
	City		State	ZIP Code	<u> </u>
2.3	City		State	ZIF Code	
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.4					
	Name				
	Number	Street			
	City		State	ZIP Code	_
2.5					
	Name				_
	Number	Street			
	City		State	ZIP Code	
	,				

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		Document	Page 35 of 56	_
Fill in thi	s information to identify your	case:		
Debtor 1	James Christian	Fonnesbeck		
	First Name	Middle Name	Last Name	
Debtor 2	Alissa Teresa For		LastName	
(Spouse if, fi	ling) First Name	Middle Name	Last Name	
United St	ates Bankruptcy Court for the:	DISTRICT OF UTAH		
Case nun	nber			☐ Check if this is an
				amended filing
	al Form 106H dule H: Your Cod	ebtors		12/15
people ar fill it out, your nam 1. Do	e filing together, both are eque and number the entries in the e and case number (if known) by you have any codebtors? (If	ally responsible for supplying boxes on the left. Attach the left. Attach the left. Answer every question.	u may have. Be as complete and acc correct information. If more space in Additional Page to this page. On the tilist either spouse as a codebtor.	is needed, copy the Additional Page,
Arizo	thin the last 8 years, have you na, California, Idaho, Louisiana,		y state or territory? (Community propince, Texas, Washington, and Wiscons	
	o. Go to line 3.			
⊔ Y€	es. Did your spouse, former spoi	use, or legal equivalent live with	you at the time?	
in lin Form	e 2 again as a codebtor only i	f that person is a guarantor or	cosigner. Make sure you have liste	iling with you. List the person shown d the creditor on Schedule D (Official D, Schedule E/F, or Schedule G to fill
	Column 1: Your codebtor Name, Number, Street, City, State and Z	IP Code		creditor to whom you owe the debt dules that apply:
3.1	Wells Fargo Dealer Servic Bankruptcy Department PO Box 19657 Irvine, CA 92623	ces	☐ Schedule D	D, line E/F, line

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Check if this is:  An amended filing  A supplement showing postpetition chapter
13 income as of the following date:  MM / DD/ YYYY

#### Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Fill in your employment information.		Debtor 1	Debtor 2 or non-filing spouse
If you have more than one job,	Employment status	■ Employed	■ Employed
attach a separate page with information about additional		☐ Not employed	☐ Not employed
employers.	Occupation	Hand Line Operator	
Include part-time, seasonal, or self-employed work.	Employer's name	JBS Swift & Co.	
Occupation may include student or homemaker, if it applies.	= =	410 N 200 W CA 94319	
	How long employed tl	nere? 11 years	

Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

- Estimate and list monthly overtime pay.
- Calculate gross Income. Add line 2 + line 3.

			non	-filing spouse
2.	\$	3,342.50	\$	0.00
3.	+\$	0.00	+\$	0.00
4.	\$	3,342.50	\$	0.00

For Debtor 2 or

For Debtor 1

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	tor 1 tor 2	James Christian Fonnesbeck Alissa Teresa Fonnesbeck			Case	number (if know	n)				
					Foi	r Debtor 1			Debtor -filing s		
	Сор	y line 4 here	4.		\$_	3,342.5	0	\$	9	0.00	_
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5	a.	\$	61.4	9	\$		0.00	)
	5b.	Mandatory contributions for retirement plans		b.	\$	0.0	_	\$		0.00	_
	5c.	Voluntary contributions for retirement plans	50	c.	\$	0.0	_	\$		0.00	
	5d.	Required repayments of retirement fund loans	50	d.	\$	0.0		\$		0.00	_
	5e.	Insurance	5	e.	\$	499.8	_	\$		0.00	
	5f.	Domestic support obligations	51	f.	\$	0.0	0	\$		0.00	)
	5g.	Union dues	5	g.	\$	0.0	0	\$	-	0.00	<u> </u>
	5h.	Other deductions. Specify:	51	h.+	\$_	0.0	0	+ \$		0.00	)
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_	561.3	2	\$		0.00	)
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	2,781.1	8	\$		0.00	<u>)                                    </u>
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8:	a.	\$	0.0	ın	\$		0.00	
	8b.	Interest and dividends		b.	\$-	0.0		\$ -		0.00	_
	8c.	Family support payments that you, a non-filing spouse, or a depender regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	nt	с.	*_ \$	0.0		\$ \$		0.00	_
	8d.	Unemployment compensation	80	d.	\$	0.0	_	\$		0.00	
	8e.	Social Security	86	e.	\$	0.0	_	\$		0.00	_
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify: Food Stamps Pension or retirement income	ce 81 89		\$ _	200.0 0.0		\$ \$		0.00	
	8h.	Other monthly income. Specify:	81	h.+	\$	0.0	0	+ \$		0.00	)
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.		\$	200.0	0	\$		0.0	00
10	Cald	culate monthly income. Add line 7 + line 9.	10.	\$		2,981.18 +	\$		0.00	- \$	2,981.18
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.				2,301.10	Ť -		0.00	* -	2,301.10
11.	Stat Inclu othe Do r	te all other regular contributions to the expenses that you list in Schedul ade contributions from an unmarried partner, members of your household, your friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are no cify:	ur dep							<i>J</i> . +\$	0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The ree that amount on the Summary of Schedules and Statistical Summary of Certilies							12.	\$	2,981.18
13.	Do y	you expect an increase or decrease within the year after you file this form	m?						·	Combi month	ined ly income
		No. Yes. Explain:									
	1 1	I CO. LADIGIII.									

Fill	n this informa	ition to identify yo	our case:					
Debt		James Chris		a a a ba a b		Ch	eck if this is:	
Dept	.01 1	James Chris	stian Fon	nespeck			An amended filing	
Debt		Alissa Teres	a Fonnes	sbeck				ving postpetition chapter
(Spo	ouse, if filing)						13 expenses as of	the following date:
Unite	ed States Bankr	ruptcy Court for the	: DISTRI	CT OF UTAH			MM / DD / YYYY	
1	e number							
(If kn	nown)							
		rm 106J						
		J: Your						12/15
info	rmation. If m		eded, atta	If two married people ar ch another sheet to this n.				
Part 1.	1: Descri	ribe Your House nt case?	ehold					
	□ No. Go to							
	Yes. Doe	es Debtor 2 live	in a separ	ate household?				
	■ N	-						
2				al Form 106J-2, <i>Expenses</i>	for Separate House	nola of De	ebtor 2.	
2.	•	e dependents?	□ No	Fill out this information for	Denondentie veleti	anabin ta	Danandantia	Dago damandant
	Do not list D Debtor 2.	ebtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state				Con		4	□ No
	dependents	names.			Son		_ 1	■ Yes □ No
					Son		3	■ Yes
								□ No
					Son		4	Yes
					0		•	□ No
					Son		6	■ Yes □ No
					Son		8	■ Yes
3.	expenses o	penses include f people other t d your depende	han nts? □	No Yes				_ 100
Part		ate Your Ongoi		y Expenses uptcy filing date unless y	Ou are using this fo	rm as a s	supplement in a Cha	inter 13 case to report
exp				y is filed. If this is a supp				
		s paid for with	non-cash	government assistance it	f you know			
the		h assistance an		luded it on Schedule I: Y			Your expe	enses
4.		or home owners and any rent for th		ses for your residence. In r lot.	nclude first mortgage	4.	\$	250.00
	If not include	led in line 4:						
	4a. Real e	estate taxes				4a.	\$	0.00
	•	rty, homeowner's	-			4b.	· -	67.00
		maintenance, re owner's associa	•	ipkeep expenses		4c. 4d.	·	0.00
5.				our residence, such as ho	me equity loans	4u. 5.	·	0.00

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Debtor 1 James Christian Fonnesbeck
Debtor 2 Alissa Teresa Fonnesbeck Case number (if known)

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Debtor 1			
Debtor 2	Alissa Teresa Fonnesbeck	Case number (if known)	
6. Uti	lities:		
6a.		6a. \$	75.00
6b.	Water, sewer, garbage collection	6b. \$	150.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. \$	95.00
6d.	Other. Specify:	6d. \$	0.00
. Fo	od and housekeeping supplies	7. \$	1,100.00
	ildcare and children's education costs	8. \$	0.00
. Clo	othing, laundry, and dry cleaning	9. \$	230.00
). <b>Pe</b> i	rsonal care products and services	10. \$	70.00
	dical and dental expenses	11. \$	150.00
2. <b>Tra</b>	insportation. Include gas, maintenance, bus or train fare.	· ·	
	not include car payments.	12. \$	250.00
3. <b>En</b> 1	tertainment, clubs, recreation, newspapers, magazines, and books	13. \$	90.00
I. Ch	aritable contributions and religious donations	14. \$	240.00
	urance.		
	not include insurance deducted from your pay or included in lines 4 or 20.	•	
	a. Life insurance	15a. \$	0.00
	b. Health insurance	15b. \$	0.00
	c. Vehicle insurance	15c. \$	53.00
	d. Other insurance. Specify:	15d. \$	0.00
	Kes. Do not include taxes deducted from your pay or included in lines 4 or 20. ecify:	16. \$	0.00
	tallment or lease payments:		
17a	a. Car payments for Vehicle 1	17a. \$	0.00
	o. Car payments for Vehicle 2	17b. \$	0.00
170	c. Other. Specify:	17c. \$	0.00
170	d. Other. Specify:	17d. \$	0.00
	ur payments of alimony, maintenance, and support that you did not repo		0.00
	ducted from your pay on line 5, Schedule I, Your Income (Official Form 1		
	ner payments you make to support others who do not live with you.	\$	0.00
	ecify:	19.	
	ner real property expenses not included in lines 4 or 5 of this form or on a. Mortgages on other property	20a. \$	0.00
	o. Real estate taxes	20b. \$	
		20c. \$	0.00
	c. Property, homeowner's, or renter's insurance	· —	0.00
	d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
	e. Homeowner's association or condominium dues	20e. \$	0.00
1. Oth	ner: Specify:	21. +\$	0.00
	culate your monthly expenses		
	a. Add lines 4 through 21.	\$	2,820.00
22b	o. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 100	6J-2 \$	
220	c. Add line 22a and 22b. The result is your monthly expenses.	\$	2,820.00
	culate your monthly net income.		
238	a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	2,981.18
23b	Copy your monthly expenses from line 22c above.	23b\$	2,820.00
			· · · · ·
230	c. Subtract your monthly expenses from your monthly income.	00 -	161 10
	The result is your monthly net income.	23c. \$	161.18
For	you expect an increase or decrease in your expenses within the year af example, do you expect to finish paying for your car loan within the year or do you expedification to the terms of your mortgage?		or decrease because of a
	No.		
	Yes Explain here:		

Debtor 1	James Christian	Fonnoshock				
Debtor 1	First Name	Middle Name		Last Name		
Debtor 2	Alissa Teresa Foi	nnesbeck				
(Spouse if, filing)	First Name	Middle Name		Last Name		
United States Ba	ankruptcy Court for the:	DISTRICT OF UTAH	1			
Case number						
(if known)						Check if this is an amended filing
btaining mone		n connection with a b			ing a false statement, con s up to \$250,000, or impri	
Sig	n Below					
Did you pa	y or agree to pay some	one who is NOT an a	ttorney to h	elp you fill out bankru	uptcy forms?	
■ No						
☐ Yes.	Name of person					ition Preparer's Notice, ature (Official Form 119)
	alty of perjury, I declare te true and correct.	that I have read the s	ummary and	d schedules filed with	n this declaration and	
that they ar	e true and correct. nes Christian Fonnes	sbeck	·	X /s/ Alissa Teres	a Fonnesbeck	
that they ar X /s/ Jan James	e true and correct.	sbeck	·		a Fonnesbeck onnesbeck	

		nation to identify you				
٦	ebtor 1	James Christian	Middle Name	Last Name		
D	ebtor 2	Alissa Teresa Fo	onnesbeck			
(S	pouse if, filing)	First Name	Middle Name	Last Name		
U	nited States Bar	nkruptcy Court for the:	DISTRICT OF UTAH			
С	ase number					
(if	known)					☐ Check if this is an
						amended filing
_	· · · · -	4.0=				
_	official For					
S	tatement	of Financial	Affairs for Individ	duals Filing to	r Bankruptcy	4/1
			ble. If two married people			ole for supplying correct , write your name and case
		i). Answer every que		this form. On the top of	any additional pages	, write your name and case
P	art 1: Give D	etails About Your Ma	arital Status and Where You	u Lived Before		
1.	What is your	ourrent merital state	10.2			
٠.	Wilat is your	current marital statu	15:			
	Married					
	☐ Not mar	ried				
2.	During the la	ıst 3 years, have you	lived anywhere other than	where you live now?		
	□ No					
	Yes. List	t all of the places you I	ived in the last 3 years. Do n	ot include where you live	now.	
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prio	r Address:	Dates Debtor 2 lived there
	650 South Logan, UT	100 East D206 84321	From-To: 3/2013 to 6/20	Same as Del	btor 1	Same as Debtor 1 From-To:
	1341 North		From-To:	■ Same as Del	otor 1	■ Same as Debtor 1
	Logan, UT	84341	6/14 to 6/20/2	016		From-To:
<b>3.</b> sta			ver live with a spouse or le lifornia, Idaho, Louisiana, Ne			or territory? (Community property gton and Wisconsin.)
	■ No					
	_	ke sure you fill out <i>Sci</i>	hedule H: Your Codebtors (O	fficial Form 106H).		
Б	out 0	a tha Causaa af Vau				
P	art 2 Explain	n the Sources of You	rincome			
4.	Fill in the tota	I amount of income yo	nployment or from operatir u received from all jobs and a have income that you receiv	all businesses, including	part-time activities.	rious calendar years?
	□ No					
	Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income	Gross income	Sources of inco	ome Gross income
			Check all that apply.	(before deductions ar exclusions)		

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Debtor 1 James Christian Fonnesbeck
Debtor 2 Alissa Teresa Fonnesbeck

Case number (if known)

	Debtor 1			Debtor 2	
	Sources of income Check all that apply.	Gross ind (before de exclusions	eductions and	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of current the date you filed for banks		ons,	\$25,446.19	☐ Wages, commissions, bonuses, tips	\$0.00
	☐ Operating a busine	ess		☐ Operating a business	
For last calendar year: (January 1 to December 31	, 2015 ) Wages, commission bonuses, tips	ons,	\$43,749.68	☐ Wages, commissions, bonuses, tips	\$0.00
	☐ Operating a busine	ess		☐ Operating a business	
For the calendar year befor (January 1 to December 31		ons,	\$42,787.78	☐ Wages, commissions, bonuses, tips	\$0.00
	☐ Operating a busine	ess		☐ Operating a business	
List each source and the  ☐ No ☐ Yes. Fill in the deta	e gross income from each source s	eparately. Do not ii	nclude income th	at you listed in line 4.	
	Debtor 1			Debtor 2	
	Sources of income Describe below.	each sou	eductions and	Sources of income Describe below.	Gross income (before deductions and exclusions)
From January 1 of current the date you filed for bank			\$8,385.00		
For last calendar year: (January 1 to December 31	Tax Return , 2015)		\$6,487.00		
Don't 2. Liet Contain Down	manta Vau Mada Batara Vau Fila	d for Donkruntov			
	nents You Made Before You File				
☐ No. Neither Deb	r Debtor 2's debts primarily con- tor 1 nor Debtor 2 has primarily marily for a personal, family, or ho	consumer debts.	Consumer debts	are defined in 11 U.S.C. § 10	1(8) as "incurred by an
During the 90	O days before you filed for bankrup	tcy, did you pay an	y creditor a total	of \$6,425* or more?	
	Go to line 7.				
1	List below each creditor to whom you aid that creditor. Do not include poor include payments to an attorne	ayments for domes y for this bankrupto	tic support obliga sy case.	tions, such as child support a	nd alimony. Also, do
* Subject to	adjustment on 4/01/19 and every 3	s years atter that fo	r cases filed on c	r arter the date of adjustment	
	<b>Debtor 2 or both have primarily</b> 0 days before you filed for bankrup		y creditor a total	of \$600 or more?	
■ No.	Go to line 7.				
i	List below each creditor to whom y nclude payments for domestic sup attorney for this bankruptcy case.				

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**James Christian Fonnesbeck** Debtor 1 Debtor 2 Alissa Teresa Fonnesbeck Case number (if known) Creditor's Name and Address **Dates of payment** Amount you Total amount Was this payment for ... paid still owe Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider. Insider's Name and Address Dates of payment **Total amount** Amount you Reason for this payment paid still owe Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. ☐ Yes. List all payments to an insider Insider's Name and Address Dates of payment **Total amount** Amount you Reason for this payment still owe Include creditor's name paid Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Case title Status of the case Nature of the case Court or agency Case number Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. ■ No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address** Value of the **Describe the Property** Date property **Explain** what happened **Wells Fargo Dealer Services** 2005 Chevrolet Suburban 5/2016 Unknown **Bankruptcy Department** PO Box 19657 Property was repossessed. Irvine, CA 92623 ☐ Property was foreclosed. ☐ Property was garnished. □ Property was attached, seized or levied. **Wells Fargo Dealer Services** 2005 Chevrolet Suburban 5/2016 Unknown **Bankruptcy Department** PO Box 19657 Property was repossessed. Irvine, CA 92623 ☐ Property was foreclosed. ☐ Property was garnished. ☐ Property was attached, seized or levied.

8.

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Document Page 45 of 56 Debtor 1 James Christian Fonnesbeck Debtor 2 Alissa Teresa Fonnesbeck Case number (if known) **Creditor Name and Address** Value of the Describe the Property Date property Explain what happened **Wells Fargo Dealer Services** 2004 Frod F150 4/2016 Unknown **Bankruptcy Department** PO Box 19657 Property was repossessed. Irvine, CA 92623 ☐ Property was foreclosed. ☐ Property was garnished. ☐ Property was attached, seized or levied. 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Nο Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value per person the gifts Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Value Dates you more than \$600 contributed Charity's Name Address (Number, Street, City, State and ZIP Code) LDS Family Services of Logan Utah **Various** Unknown ATTN: Dennis Wheatley 125 North State Street Salt Lake City, UT 84150-0602 Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No

Yes. Fill in the details.

Describe the manager was lest a

Describe the property you lost and how the loss occurred

Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of *Schedule A/B: Property*.

Date of your loss

Value of property lost

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Debtor 1 James Christian Fonnesbeck
Debtor 2 Alissa Teresa Fonnesbeck

Case number (if known)

Par	t 7: List Certain Payments or Transfers					
16.	Within 1 year before you filed for bankrupto consulted about seeking bankruptcy or pre Include any attorneys, bankruptcy petition prep	paring a bankruptcy per	tition?			rty to anyone you
	□ No					
	Yes. Fill in the details.					
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	transferred	alue of any prope	erty	Date payment or transfer was made	Amount of payment
	Scott Wilding, PLLC 862 South Main Street Brigham City, UT 84302 scottwilding@gmail.com	Attorney Fees			4/11/16 \$530 8/1/16 \$520	\$1,100.00
	CIN Legal Data Services				4/11/16	\$70.00
17.	Within 1 year before you filed for bankrupto promised to help you deal with your credite. Do not include any payment or transfer that you	ors or to make payments			or transfer any prope	rty to anyone who
	☐ Yes. Fill in the details.					
	Person Who Was Paid Address	Description and variansferred	alue of any prope	erty	Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bankrup transferred in the ordinary course of your bull include both outright transfers and transfers minclude gifts and transfers that you have alread to the second sec	ousiness or financial affa ade as security (such as	airs? the granting of a se			
	■ No □ Yes. Fill in the details.					
	Person Who Received Transfer Address	Description and v			any property or s received or debts	Date transfer was made
	Person's relationship to you			pula III oz	90	
19.	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-pressure No		ny property to a se	elf-settled tro	ust or similar device	of which you are a
	Yes. Fill in the details.					
	Name of trust	Description and v	value of the prope	rty transferr	red	Date Transfer was made
Dar	t 8: List of Certain Financial Accounts, In	atuumanta Safa Danasi	t Bayan and Stars	ana Unita		
Par	•		•	Ü		
20.	Within 1 year before you filed for bankrupto sold, moved, or transferred? Include checking, savings, money market, houses, pension funds, cooperatives, asso	or other financial accou	nts; certificates of			
	□ No ■ Yes Fill in the details					
	— 103.1 iii iii tile detalis.	Look A dinito - C	Tyme of access		-t	1 aat 1: -1
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account instrument	clo	ate account was osed, sold, oved, or	Last balance before closing or transfer

transferred

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Document Page 47 of 56 **James Christian Fonnesbeck** Debtor 1 Debtor 2 Alissa Teresa Fonnesbeck Case number (if known)

	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of accou instrument	nt or Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
	USU Credit Union P.O. Box 446 Logan, UT 84323	XXXX-5710	■ Checking □ Savings □ Money Mark □ Brokerage □ Other_	<b>4/2016</b> ket	\$48.00
	Chase PO Box 15298 Wilmington, DE 19850	xxxx-8588	■ Checking □ Savings □ Money Mark □ Brokerage □ Other	<b>7/16</b> ket	\$0.00
21.	Do you now have, or did you have within 1 cash, or other valuables?  No Yes. Fill in the details.	year before you filed fo	r bankruptcy, an	y safe deposit box or other depo	sitory for securities,
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had ac Address (Number, State and ZIP Code)		Describe the contents	Do you still have it?
22.	Have you stored property in a storage unit  ■ No	or place other than you	r home within 1 y	year before you filed for bankrup	tcy?
	Yes. Fill in the details.				
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, State and ZIP Code)		Describe the contents	Do you still have it?
Par	t 9: Identify Property You Hold or Control	I for Someone Else			
23.	Do you hold or control any property that so for someone.  No Yes. Fill in the details.	omeone else owns? Incl	ude any propert	y you borrowed from, are storing	for, or hold in trust
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the pro (Number, Street, City, Code)		Describe the property	Value

#### Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 James Christian Fonnesbeck
Debtor 2 Alissa Teresa Fonnesbeck

Case number (if known)

24.	Has any governmental unit notified you that yo	u may be liable or potentially liable (	under or in violation of an environme	ental law?				
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice				
25.	Have you notified any governmental unit of any	release of hazardous material?						
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice				
26.	Have you been a party in any judicial or admini	strative proceeding under any envir	onmental law? Include settlements a	and orders.				
	■ No □ Yes. Fill in the details.							
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case				
Par	11: Give Details About Your Business or Cor	nnections to Any Business						
27.	Within 4 years before you filed for bankruptcy,	did you own a business or have any	of the following connections to any	/ business?				
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time							
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)							
	☐ A partner in a partnership							
	☐ An officer, director, or managing execu	tive of a corporation						
	☐ An owner of at least 5% of the voting or	r equity securities of a corporation						
	No. None of the above applies. Go to Part	12.						
	Yes. Check all that apply above and fill in t	the details below for each business.						
	Business Name De Address	escribe the nature of the business	Employer Identification number Do not include Social Security					
		ame of accountant or bookkeeper	Dates business existed					
28.	Within 2 years before you filed for bankruptcy, institutions, creditors, or other parties.	did you give a financial statement to	anyone about your business? Inclu	ude all financial				
	■ No □ Yes. Fill in the details below.							
	Name Address (Number, Street, City, State and ZIP Code)							

Case 16-26847 Doc 3 Filed 08/04/16 Entered 08/04/16 22:14:49 Desc Main Document Page 49 of 56 **James Christian Fonnesbeck** Debtor 1 Debtor 2 Alissa Teresa Fonnesbeck Case number (if known) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ James Christian Fonnesbeck /s/ Alissa Teresa Fonnesbeck James Christian Fonnesbeck Alissa Teresa Fonnesbeck Signature of Debtor 1 Signature of Debtor 2

August 4, 2016

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

■ No

Date August 4, 2016

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this infor	rmation to identify your	case:		
Debtor 1	James Christian	Fonnesbeck		
	First Name	Middle Name	Last Name	
Debtor 2	Alissa Teresa Fo	nnesbeck		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	DISTRICT OF UTAH		
Case number				
(if known)				☐ Check if this is an
<u> </u>				amended filing

#### Official Form 108

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property securing debt:	☐ Retain the property and [explain]:	
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property securing debt:	☐ Retain the property and [explain]:	
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	_
Description of	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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Debtor 1 Debtor 2	James Christian Fonnesbeck Alissa Teresa Fonnesbeck	Case number (if known)	
			_
name:		<ul><li>☐ Retain the property and redeem it.</li><li>☐ Retain the property and enter into a</li></ul>	☐ Yes
	ption of	Reaffirmation Agreement.	
proper	ty ng debt:	☐ Retain the property and [explain]:	
			-
Part 2:	List Your Unexpired Personal Property Lease	s	
in the info	ormation below. Do not list real estate leases. U	ed in Schedule G: Executory Contracts and Unexpired Jnexpired leases are leases that are still in effect; the if the trustee does not assume it. 11 U.S.C. § 365(p)(2)	lease period has not yet ended.
Describe	your unexpired personal property leases		Will the lease be assumed?
Lessor's	name:		□ No
Description	on of leased		LI NO
Property:			☐ Yes
Lessor's			□ No
Description Property:	on of leased		□ Yes
Lessor's i	name: on of leased		□ No
Property:			☐ Yes
Lessor's	name:		□ No
	on of leased		
Property:			☐ Yes
Lessor's			□ No
Property:	on of leased		☐ Yes
			_
Lessor's of Description	name: on of leased		□ No
Property:			☐ Yes
Lessor's	name:		□ No
Description Property:	on of leased		☐ Yes
			□ Yes
Part 3:	Sign Below		
	nalty of perjury, I declare that I have indicated that is subject to an unexpired lease.	my intention about any property of my estate that sec	ures a debt and any personal
X /s/ .	James Christian Fonnesbeck	X /s/ Alissa Teresa Fonnesbeck	
Jan	nes Christian Fonnesbeck	Alissa Teresa Fonnesbeck	
Sign	nature of Debtor 1	Signature of Debtor 2	
Date	e August 4, 2016	Date <b>August 4, 2016</b>	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-26847 Doc 3 Filed 08/04/16 Entered 08/04/16 22:14:49 Desc Main Document Page 56 of 56

### United States Bankruptcy Court District of Utah

In re	James Christian Fonnesbeck Alissa Teresa Fonnesbeck		Case No.							
		Debtor(s)	Chapter	7						
The abo	VERIFICATION OF CREDITOR MATRIX  The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.									
Date:	August 4, 2016	/s/ James Christian Fonnesbeck								
James Christian Fonnesbeck										
		Signature of Debtor								
Date:	August 4, 2016	/s/ Alissa Teresa Fonnesbeck								
		Alissa Teresa Fonnesbeck								

Signature of Debtor